



GOLDING SMITH & PARTNERS

Actuaries and Consultants

**High
quality
solutions**

**Putting
customers
first**

**Competitive
pricing**

**Commercial
focus**

**Personal
service**

Independent

**Wide
range of
services**

**Years of
experience**





About us

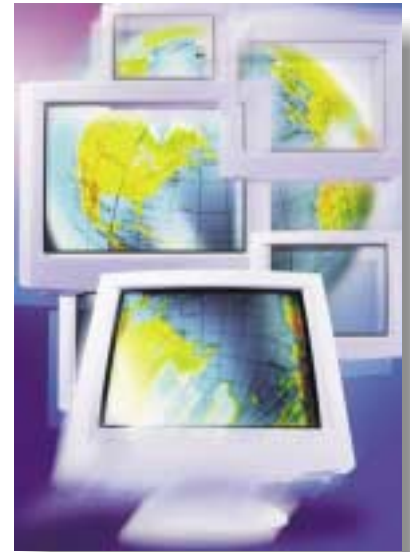
The Firm

Golding Smith & Partners is an independent firm of actuaries and consultants, offering a personal level of service to business clients.

If you need professional advice on life insurance, pensions and investment matters then our firm has the expertise.

Our aim is to provide high quality solutions at a competitive price to life companies, investment managers, fund supermarkets, venture capital firms, and other financial institutions.

We also provide advice to pension scheme trustees and sponsoring employers on investment strategies and scheme design.



Our Managing Director

The Managing Director of Golding Smith & Partners is Charles Golding. Charles is responsible for the firm's overall strategy and has worked in the life insurance and pensions industry since leaving university, bringing over twenty years' experience to the firm.

Before moving into consultancy with Golding Smith & Partners, Charles worked for both asset management and life assurance companies.

Charles joined Golding Smith & Partners from Deutsche Asset Management where he was a Director of Deutsche Asset Management Limited, and a Director and the Chief Operating Officer of Deutsche Asset Management Life & Pensions Limited.



Prior to working for Deutsche Asset Management, Charles worked for Barclays Global Investors where he was a Principal of Barclays Global Investors Limited, and a Director and the Appointed Actuary of Barclays Global Investors Pensions Management Limited.

Charles has also worked for Barclays Life and Guardian Royal Exchange. At Barclays Life, he held various posts, including Deputy Actuary and Finance Actuary. He started his career at Guardian Royal Exchange.

Charles is a graduate of Imperial College, London with a degree in Mathematics and is a Fellow of the Institute of Actuaries.

We offer a wide range of services to our clients including:



Our Services

Life Insurance Consulting

- Advice on the design and pricing of products, including any reinsurance requirements.
- Drafting and advice on policy terms and conditions.
- Advice on administrative and operational requirements, including outsourcing.
- Advice and assistance on achieved profits, embedded value, fair value, UK and US GAAP accounting.
- Advice on taxation and financial reinsurance.
- Carrying out your life insurance company's actuarial functions, where you do not have the necessary expertise in-house or you wish to outsource the statutory actuarial functions.
- Peer reviewing or carrying out an "actuarial audit" of your in-house actuarial functions.
- Assistance with the establishment of new life insurance companies, and changes to the authorisation of existing companies, including the preparation of business plans and applications to the FSA.
- Financial modelling, including stochastic modelling.
- Advice and commentary on FSA rules and guidance, and FSA or government consultations.
- Providing expert/independent actuary reports under the Financial Services and Markets Act 2000.
- Analysis of life insurance companies for flotation, placement, merger or acquisition purposes.
- Acting as an independent non-executive director.



Pensions Consulting

- Advice on the design of defined contribution pension arrangements, including occupational defined contribution, group personal pension and stakeholder pension schemes.
- Advice and assistance in the choice of scheme administrator.

Investment Consulting

(where incidental to professional services)

- Advice on investment strategies and the nature of investments, including the choice of investment manager or insurer, where investment management is outsourced.
- Asset liability management.





Contact us

MAIL

If you require further information on our services, please contact Charles or Christine Golding at:

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Golding Smith & Partners Limited is registered in England & Wales No.4457396. Registered address: 20-22 Bedford Row, London WC1R 4JS.

The Company is not authorised under the Financial Services and Markets Act 2000 but we are able in certain circumstances to offer a limited range of investment services to clients because we are members (as defined under that Act) of the Institute of Actuaries, a Designated Professional Body. We can provide these investment services if they are an incidental part of the professional services we have been engaged to provide.

Ref: GSP-CI-001-07/07